

**Information to identify the case:**

Debtor 1	<u>Joseph W. Simmons II</u>	Social Security number or ITIN	xxx-xx-6109
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-10711-JAD			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Joseph W. Simmons II

11/29/22

**By the court:** Jeffery A. Deller  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Joseph W. Simmons, II  
Debtor

Case No. 17-10711-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

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Date Rcvd: Nov 29, 2022

Form ID: 3180W

Total Noticed: 13

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 01, 2022:

Recip ID	Recipient Name and Address
db	+ Joseph W. Simmons, II, 119 N Summit Rd, Greenville, PA 16125-9227
15393865	Goldman Sachs Mortgage Company, P.O. Box 422039, Houston, TX 77242-4239
14655566	Midland Funding LLC, Suite 200, San Diego, CA 92123
14655568	+ Ocwen Loan Servicing LLC, 12650 Ingenuity Dr, Orlando, FL 32826-2703
14655571	+ Stern & Eisenberg, PC, 1581 Main Street, Suite 200, Warrington, PA 18976-3403
15183421	+ U.S. Bank National Association, et al, c/oNationstar MortgageLLC dba Mr. Cooper, P.O. Box 619094, Dallas, TX 75261-9094

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Nov 30 2022 05:03:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 30 2022 00:03:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Nov 30 2022 05:03:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 30 2022 00:03:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
14734321	EDI: DIRECTV.COM	Nov 30 2022 05:03:00	Directv, LLC, by American InfoSource LP as agent, PO Box 5008, Carol Stream, IL 60197-5008
14655565	^ MEBN	Nov 29 2022 23:58:10	Diversified Adj Svc, 600 Coon Rapids Blvd NW, Coon Rapids, MN 55433-5549
14655569	+ Email/Text: bankruptcy@firstenergycorp.com	Nov 30 2022 00:03:00	Penn Power, 1310 Fairmont Ave, Fairmont, WV 26554-3526
14655570	+ Email/Text: RASEBN@raslg.com	Nov 30 2022 00:03:00	Robertson, Anschutz & Schneid, P.L., 6409 Congress Ave., Suite 100, Boca Raton, FL 33487-2853
14735309	EDI: LCIPHHMRGT	Nov 30 2022 05:03:00	THE BANK OF NEW YORK MELLON ET.AL., OCWEN LOAN SERVICING, LLC, Attn: BANKRUPTCY DEPARTMENT, P.O. BOX 24605, WEST PALM BEACH, FL, 33416-4605

TOTAL: 9

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## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Goldman Sachs Mortgage Company
cr		The Bank of New York Mellon etal
cr		U.S. Bank National Association, not in its individ
14667325	*+	Allied Interstate, 7525 W CAMPUS RD, New Albany, OH 43054-1121
14667326	*+	Diversified Adj Svc, 600 Coon Rapids Blvd NW, Coon Rapids, MN 55433-5549
14655567	*	Midland Funding LLC, Suite 200, San Diego, CA 92123
14667327	*	Midland Funding LLC, Suite 200, San Diego, CA 92123
14667328	*+	Ocwen Loan Servicing LLC, 12650 Ingenuity Dr, Orlando, FL 32826-2703
14667329	*+	Penn Power, 1310 Fairmont Ave, Fairmont, WV 26554-3526
14667330	*+	Robertson, Anschutz & Schneid, P.L, 6409 Congress Ave., Suite 100, Boca Raton, FL 33487-2853
14667331	*+	Stern & Eisenberg, PC, 1581 Main Street, Suite 200, Warrington, PA 18976-3403
14735310	*	THE BANK OF NEW YORK MELLON ET.AL., OCWEN LOAN SERVICING, LLC, Attn: BANKRUPTCY DEPARTMENT, P.O. BOX 24605, WEST PALM BEACH, FL, 33416-4605
14655564	##+	Allied Interstate, 7525 W CAMPUS RD, New Albany, OH 43054-1121

TOTAL: 3 Undeliverable, 9 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 01, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 29, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as Trustee for the NRZ PASS-THROUGH TRUST IX bnicholas@kmlawgroup.com
Charles Griffin Wohlrab	on behalf of Creditor Goldman Sachs Mortgage Company cwohrlab@raslg.com
Jerome B. Blank	on behalf of Creditor The Bank of New York Mellon etal jblank@pincuslaw.com
Lawrence W. Willis	on behalf of Debtor Joseph W. Simmons II ecf@westernpabankruptcy.com, urfreshstrt@gmail.com;willislr88866@notify.bestcase.com
Mario J. Hanyon	on behalf of Creditor The Bank of New York Mellon etal wbecf@brockandscott.com mario.hanyon@brockandscott.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
Sherri J. Smith	on behalf of Creditor The Bank of New York Mellon etal ssmith@pincuslaw.com brausch@pincuslaw.com

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Sindi Mncina

on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as Trustee for the NRZ  
PASS-THROUGH TRUST IX smncina@rascrane.com

Thomas Song

on behalf of Creditor The Bank of New York Mellon etal pawb@fedphe.com

TOTAL: 10